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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|--|-------------|--------------------------|---------------------|------------------|
| 09/848,795 | 05/04/2001 | Dinesh Kashinath Anvekar | P00047 | 7886 |
| 7590 | 04/10/2006 | | EXAMINER | |
| Bhaskarpillai Gopinath 255 Old New Brunswick Road Suite N320 Piscataway, NJ 08854 | | | OYEBISI, OJO O | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3628 | |

DATE MAILED: 04/10/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

| | | |
|------------------------------|------------------------|---------------------|
| Office Action Summary | Application No. | Applicant(s) |
| | 09/848,795 | ANVEKAR ET AL. |
| | Examiner | Art Unit |
| | OJO O. OYEBISI | 3628 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 28 March 2005.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-25 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-25 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 05/04/01 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date 05/04/01.

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____.

DETAILED ACTION***Specification***

1. The disclosure is objected to because it contains an embedded hyperlink (e.g., <http://www.wqn.com/cards.asp>, see pg 1). Applicant is required to delete the embedded hyperlink and/or other form of browser-executable code. See MPEP § 608.01.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
3. Claims 1, 2, 5, 6, 9-10, 13-16, 19, 21-22, and 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Rademacher (Rad hereinafter, US PAT: 5,868,236), in view of Ronchi et al (Ronchi hereinafter, US PAT No: 2002/0077973) and further in view of Taskett (WO 96/38813).

Re claim 1. Rad discloses a method for delivering a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant (see abstract), the method comprising storing in a centralized database a plurality of personal identification numbers (PINs) and an escrow amount associated with the merchant (Rad discloses that the vend machine can replenish its stock of activated PIN numbers by modem from a remote location (see abstract, also see col.5, lines50-53), thus

if PINS are transmitted from remote location, it is inherent that PINS and escrow amount are stored in a centralized database at a remote location), allocating an unassigned one of the PINs as the unique PIN in response to the cash amount inputted by the user (see abstract, also see summary of the invention), and dispensing to the user from the vending machine the unique PIN (see abstract).

Rad does not explicitly disclose subtracting the inputted cash amount from the escrow amount. However, Ronchi makes this disclosure (see paras 0032, also see fig.5A element 533). Thus, it would have been obvious to one of ordinary skill in the art to incorporate Ronchi's in Rad in order to provide the proper fund settlement for the electronic transaction. Neither Rad nor Ronchi explicitly disclose dispensing to the user from the vending machine the unique PIN and the digital signature (i.e., tracking number). However, Taskett makes this disclosure (see pg 5 lines 10-15, also see pg 9 lines 10-20). Thus, it would have been obvious to one of ordinary skill in the art to incorporate Taskett's in combination of Rad and Ronchi so that the issuer can authenticate the account/PIN corresponding to the tracking number during transaction.

Re claim 2. Neither Rad nor Ronchi explicitly discloses the method as recited in claim 1 wherein the dispensing includes imprinting a receipt with the unique PIN and the digital signature. However, Taskett makes this disclosure. Thus, it would have been obvious to one of ordinary skill in the art to incorporate Taskett's in combination of Rad and Ronchi so that the issuer can authenticate the account/PIN corresponding to the tracking number during transaction.

Re claim 5. Claim 5 recites similar limitations to claim 1, and thus rejected using the same art and rationale in the rejection of claim 1.

Re claim 6. Claim 6 recites similar limitations to claim 2, and thus rejected using the same art and rationale in the rejection of claim 2.

Re claim 9. Claim 9 recites similar limitations to claim 1, and thus rejected using the same art and rationale in the rejection of claim 1.

Re claim 10. Claim 10 recites similar limitations to claim 2, and thus rejected using the same art and rationale in the rejection of claim 2.

Re claims 13-16. Claims 13-16 recite similar limitations to claim 1 and thus rejected using the same art and rationale in the rejection of claim 1.

Re claim 19. Claim 19 recites similar limitations to claim 1, and thus rejected using the same art and rationale in the rejection of claim 1.

Re claims 21-22. Claims 21-22 recite similar limitations to claim 1, and thus rejected using the same art and rationale in the rejection of claim 1.

Re claim 23. Claim 23 recites similar limitations to claim 2, and thus rejected using the same art and rationale in the rejection of claim 2.

4. Claims 3, 4, 7, 8 11, 12, 17, 18 20, 24, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Rad in view of Ronchi and Taskett, as applied to claim 1, 5, 9, 16, 19, and 22 above, and further in view of Tsi.

Re claim 3. Neither Rad nor Ronchi and Taskett discloses the method as recited in claim 1 wherein the vending machine has a unique identifier and the dispensing includes generating the digital signature with reference to the unique vending machine identifier. Tsi makes this disclosure (I.E., CID generators, see

paras 0069-0073). Thus, it would have been obvious to one of ordinary skill in the art to combine Rad/Ronchi/Taskett, and Tsi for tracing in dispensing terminals in case of fraud.

Re claims 4. Neither Rad nor Ronchi and Taskett discloses method as recited in claims 1 and 5 wherein the vending machine has a unique identifier and the dispensing occurs at a given date and time, and the dispensing includes generating the digital signature with reference to the unique vending machine identifier and given time and date. Tsi further makes this disclosure (see paras 0069-0073, also see paras 0132). Thus, it would have been obvious to one of ordinary skill in the art to combine Rad/Ronchi/Taskett, and Tsi for tracing in dispensing terminals in case of fraud.

Re Claim 7. Claim 7 recites similar limitations to claim 4, and thus rejected using the same art and rationale in the rejection of claim 4.

Re claim 8. Rad discloses the method as recited in claim 7 wherein the dispensing includes imprinting a receipt with the unique PIN except for the digital signature. Neither Ronchi nor Tsi explicitly disclose dispensing which includes imprinting a receipt with the unique PIN and digital signature. However, Taskett explicitly makes this disclosure. Thus, it would have been obvious to one of ordinary skill in the art to incorporate Taskett's in combination of Rad, Ronchi and Tsi so that the issuer can authenticate the account/PIN corresponding to the tracking number during transaction.

Re claim 11. Claim 11 recites similar limitations to claim 3, and thus rejected using the same art and rationale in the rejection of claim 3.

Re claim 12. Claim 12 recites similar limitations to claim 4, and thus rejected using the same art and rationale in the rejection of claim 4.

Re claim 17. Claim 17 recites similar limitations to claim 4, and thus rejected using the same art and rationale in the rejection of claim 4.

Re claim 18. Claim 18 recites similar limitations to claim 8, and thus rejected using the same art and rationale in the rejection of claim 8.

Re claim 20. Claim 20 recites similar limitations to claim 4, and thus rejected using the same art and rationale in the rejection of claim 4.

Re claim 24. Claim 24 recites similar limitations to claim 3, and thus rejected using the same art and rationale in the rejection of claim 3.

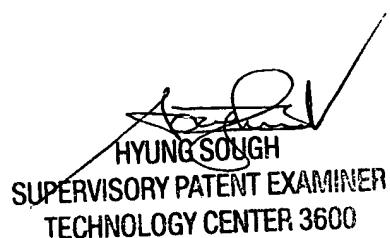
Re claim 25. Claim 25 recites similar limitations to claim 4, and thus rejected using the same art and rationale in the rejection of claim 4.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, HYUNG S. SOUGH can be reached on (571)272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



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